

REMARKS

STATUS OF THE CLAIMS

Claims 1 and 63 have been amended. Claims 1, 27-31 and 63 are pending and under consideration. Applicants assert that no new matter has been added.

REJECTION UNDER 35 U.S.C 103(a)

Claims 1, 27-31 and 63 were rejected under 35 U.S.C. 103(a) as being unpatentable over Atkins (U.S. Patent No. 5,875,437) in view of Park (U.S. Patent No. 6,058,375). This rejection is respectfully traversed.

In a non-limiting example, claim 1 recites:

a financial management system providing control and accounting for financial transactions of **multiple users within the organization**; and
a money transaction card system associated with the financial management system and providing control and accounting for money card transactions within a **general ledger of the financial management system**

(lines 3-7, emphasis added).

As shown in the embodiment of claim 1, the financial management system applies to an entire organization including managing financial transactions of multiple users within an organization.

In contrast, Atkins is directed to a system that can be characterized as a personal system for management of one or more accounts of *a single person* and what Atkins particularly calls an Individual Home Account System designed for an individual consumer. Atkins is not directed to a system for an "organization" in which the transactions of "multiple users" of the organization within the system are processed. In other words, Atkins keeps the personal records of an individual while the embodiment of claim 1 is organizationally directed and keeps records of many individuals within the organization.

Moreover, because the embodiment of claim 1 is directed to an organization's needs rather than an individual's needs, the system operates with "general ledger" accounts which Atkins does not contemplate nor describe because such a feature is not necessary in a personal accounting system.

On page 3, the Office Action concedes that Atkins fails to describe an organization and cites Park as disclosing this feature.

Park describes an accounting processor and method for an automated management control system. The automated accounting processing system automatically performs a real-time execution of transactions which bring about a change in the financial state, such as production, purchasing, sales, distribution and financial activities. Although the automated management system in Park is applied to an organization, Park fails to describe control and accounting for financial transactions of multiple users within the organization. The automated management system merely simulates processes of various departments of the entire organization (see for example, Figure 5, element 500). Accordingly, Park still fails to disclose the feature of processing transactions of "multiple users" within the organization as recited by claim 2.

Accordingly, applicants submit that neither Atkins nor Park, individually or combined, disclose the feature of "providing control and accounting for financial transactions of multiple users within the organization" as recited by claim 1. Therefore, claim 1 patentably distinguishes over the cited art for at least the above-mentioned reasons.

Claim 63 recites:

an organization financial management system controlling and accounting for organization financial transactions **for multiple users within the organization**

(emphasis added). Therefore, claim 63 patentably distinguishes over the cited art.

Claims 27-31 inherit the patentable recitations of their base claim, and therefore, patentably distinguish over the cited art. In addition, claims 27-31 patentably distinguish over the cited art independently for the additional features recited therein. For example, claim 31 recites "wherein the money card comprises one of check, procurement, fleet, corporate, expenses, combination and travel card." On page 4, the Office Action, asserts that the "debit card," "credit card," "ATM" or "Smart card" described in Atkins discloses the types of money cards recited in claim 31. Applicants traverse this assertion because it is clear that the types of cards described in Atkins do not equate to a corporate or travel card for example.

Accordingly, applicants request the rejection under 35 U.S.C. 103(a) be withdrawn.

CONCLUSION

There being no further outstanding objections or rejections, it is submitted that the application is in condition for allowance. An early action to that effect is courteously solicited.


If the Examiner has any remaining issues to be addressed, it is believed that prosecution can be expedited by the Examiner contacting the undersigned attorney for a telephone interview to discuss resolution of such issues.

If there are any additional fees, or any credits, associated with the filing of this Amendment, please charge the same to our Deposit Account No. 19-3935.

Respectfully submitted,

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